THEOLOGICALL AND SCHOLASTICALL POSITIONS CONCERning Vsurie.

Set forth by Definitions and Partitions; framed according to the Rules of a naturall Method.

By Gabriel *** Powel.

AT OXFORD,
Printed by JOSEPH BARNES, and are to bee solde in Fleete-Streete at the signe of the Turkes head by JOHN BARNES.
An. Do. 1602.

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TO THE RIGHT VVORSHIP-full, & moſt religious Gentlemen, RALPH HOCKENHVLL, & HVGH HVRLESTON, *Eſquires, all Grace & Peace externall, internall, eternall.*

* * *

TO write againſt *Vſury* (Right worſhipfull) is no noveltie; & to giue the *Vſurer* notice of the daungers wherein he walloweth, is a thing neceſſarily performed in all Ages; begunne by our Fathers, who gaue the firſt

on-ſet, ſeconded by Vs, who continue the skirmiſh, and to be practiſed of our Poſterities, whoe doubtleſſe will willingly followe their Fathers, wherein we haue ſo happily followed ours. The Sin is hainous, and the daunger deſperate; yea ſo much the more dangerous, whē it is covert & ſhrowded; as a conſuming feaver, that cannot be eſpied before it growe incurable. I know there be many, otherwiſe good Chriſtians, that entertaine this vgly monſter, who would not doe it to gaine all the worlde, if they knewe their trade were *damned-vſury*. Giue me leaue therfore (Right worſhipful) to decipher the deceiptfullnes of this

Sinne,

Sinne, by pointing at ſome vſurarious practiſes, which are vtterlie vnlawful though commõly they be not ſo accompted. I wil touch but ſome fewe of the principall, leaſt I ſhoulde treade an endleſſe maze, & enter a labirinth out of which Theſeus himſelfe were not able to reduce me.

FIRST thẽ, this covert & ſhrowded vſurie is committed in buying and Selling.

1 *I buy barly afore hand for* 4ſ. *a combe which at the time of the delivery (I know) will be worth* 6ſ. *or a noble.*

This is *cloaked Vſurie*. Becauſe that for payment before hande, I buy a great deale the cheaper.

2 *I ſell my wares: I giue a day of*

payment, and for that I am to forbeare my money ſo long, I ſell aboue mine ordinary price, or aboue a reaſonable gaine.

Herein (no queſtion) I commit *vſury*. Becauſe I ſell the time, and make a gaine of lending.

3 *A man comes to me to borrowe money: I anſwere, I will lend him no money for vſury. But if he will buy a horſe of me for* 10li. *(which is ſcarce worth* 20s.*) I will lend him ſo much mony for ſuch a time.*

This is *vſurie*. Becauſe the mony which ſurmounteth the price of the horſe, is a ful recompence for the loane.

SECONDLY, It is cõmitted vnder pretence of Letting.

1 *One comes to mee to borrow an*

100li *for* 7. *yeeres. I anſwer, He ſhal haue it; if he will hire a houſe of me for* 10li *. yeerely, (which is ſcarce worth* 10s. *) and take a leaſe of the ſame during the ſaide tearme of* 7. *yeeres.*

This is plaine *Vſurie*. Becauſe the rent of the houſe payeth for the loane of the money.

THIRDLY, It is committed in Lending.

1 *I come to a man to borrow mony. He will lend me ſo much as I aske, but in light gould, in crackt angels, or ſuch like. Yet he will haue payment in good currant money.*

This is *Vſurie*. Becauſe he maketh a manifeſt gaine of Lending

2 *If in conſideration of a piece of money lent I take a piece of ground, a houſe,*

houſe, or cattel, or any fructifieng thing, vntill the mony be paide againe.

This is *Vſurie*. Vnleſſe that the fruite I reaped from the pledg be diducted from the principall.

3 *If for ſuch a conſideration, I take for pleadg apparell, plate. &c. and vſe the ſame vntil paiment be made.*

This is *Vſurie*. Becauſe I reap comodity by the vſe of the pledg for the Loane onelie.

4 *I deliver* 20^{li} *vppon condition to haue* 22^{li} *at the yeares end, if I be thē living, but if I die to haue but* 18^{li} *reſtored againe.*

This is plaine *Vſurie*. 1 Becauſe the gaine is certaine, in reſpect of the Lender, and that for the Lone onely. 2 Becauſe there

is

is no respect had whether the borrowers gaine be lawful or not, yea whether he gaine any thing at all or no. 3 Because the Lender doth not adventure the Principall. 4 Because he doth not relie vpon GODS providence for disposing, and ordering of his Goodes: but is sure of Gaine (if he liues,) howsoever it goeth with the Borrower.

5 *I deliver* 20^{li}. *vpon condition to haue* 22^{li} *at the yeares ende, if either my selfe, or one other who I shal name, be then living, but if we be both deade at the same time, then no part of paiment at all to be made, neither of gaine nor of principall.*

This is *Vsurie*: for the reasons be

house, or cattel, or any fructifieng thing, vntill the mony be paide againe.

This is *Vsurie*. Vnlesse that the fruite I reaped from the pledg be diducted from the principall.

3 *If for such a consideration, I take for pleadg apparell, plate. &c. and vse the same vntil paiment be made.*

This is *Vsurie*. Because I reap comodity by the vse of the pledg for the Loane onelie.

4 *I deliver* 20^{li} *vppon condition to haue* 22^{li} *at the yeares end, if I be the living, but if I die to haue but* 18^{li} *resto red againe.*

This is plaine *Vsurie*. 1 Because the gaine is certaine, in respect of the Lender, and that for the Lone onely. 2 Because there

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5 *I deliuer* 20li. *vpon condition to haue* 22li *at the yeares ende, if either my ſelfe, or one other whō I ſhal name, be then liuing, but if we be both deade at the ſame time, then no part of paiment at all to be made, neither of gaine nor of principall.*

This is *Vſurie*: for the reaſons be

before alleadged.

OBIECTION. *I aduenture to looſe not onely the profit of my mony for a whole yeare, but alſo to looſe the principall it ſelfe.*

ANSWER. No, no: Here is no aduenture at all. 1 For if the *Vſurer* liues his gaine is certaine howſoever the Borrower ſhal do 2 The aduenture muſt not onely be in reſpect of the Lender, but al ſo and that principally in reſpecte of the Borrower, whoe vſeth the money.

FOVRTHLY It is committed in laying to pawne.

1 *I lend* 20^{li} *for a yeare, and for aſſurãce of mine owne, I take a pawne worth* 30. *or* 40^{li} *with a bill of ſale, that*

that in defalte of payment at the day appointed the pawne ſhall be my owne.

This is *Vſurie*: If either I hope the pawne ſhall be forfeited; or if I take the aduantage of the forfeiture, if it ſo fal out.

I am to bould to trouble your Worſhips with recital of particuler Practiſes: yet, becauſe I know it is the cuſtome of many men rather to ſcan over Epiſtles & prefaces, thē diligently to peruſe whol books; I thought good to reſerue evē this place, for theſe few caſes that al mē may ſee thē briefly cenſured, & proved to be within compaſſe of *manifeſt Vſurie*.

Many learned Diuines haue written concerning this point. I

haue

haue read all that euer I coulde come by, *Fathers*, *Canonistes*, and *moderne VVriters*: & made choice of what I iudged best out of them al, which I haue couched together concisely, and methodically: so as the Reader may compendiously as it were with one proiect, take a view of the whole, what hath bin written concerning VSVRIE.

This Labour (how greate or how small soeuer) I humblie present vnto your Worships ioyntly, and seuerally, as a token of the dutiefull regard, and louing affection I beare vnto you: being not otherwise any way able to declar my thankfulnes, for the great and manyfolde favours & benefites

which

which from time to time I haue̅ re ceiued from you: hartely beſeech ing your VVorſhips, ſo to accept this ſmall gift, as it is conſecrated and dedicated vnto you; that is, with a willing, chearful, & Chriſtian minde.

The LORD IESVS *bleſſe and preſerue your* VVORSHIPS *and perfect the good work he hath begun in you, that you may appeare blameleſſe in the day of the* LORD. *OXON. From S^t. Marie Hall; this* 1. *of Aprill, An. Do.* 1602.

Your VVorſhippes moſt humblie to commaund.

GABRIEL POWEL.

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CHAP. 1.

Of the kindes and Differences of Vsurie.

THis word VSVRIE, is taken in divers senses & significations: *Properly*, and *Improperly.*

2 *Properly*, it signifieth *the vse of a thing*, as is manifest by the Etymologie of the worde; for *Vsurie* is derived from *vsing*; *Vsura, quasi vsus rei.*

3 The name of VSVRIE is not evill, but the abusing of it, in applying it to evill trades and actions.

4 *Improperly (Metonymicè, Causa pro Effecto)* when we take it for *the increase* that ariseth of it.

5 In this sense *Vsurie* is two-fold *Profitable* and *Vnprofitable.*

6 *Profitable Vsurie*, is a gaine or increase that ariseth from the labour and exercise of our lawful callings.

7 Profitable vsurie is two fold, *Naturall* and *Spirituall*, or Terrene and Celestiall.

8 *Naturall or Terrene Vsurie*, is that gaine which commeth and encreaseth by tillage of the earth.

9 This vsurie is lawfull, because it is the ordinance of God himselfe; the ancientest trade, first practised in the beginning of the world. *Genes.* 3. 23. *Genes.* 4. 2.

10 *Spirituall or Celestiall vsury* is that gaine and glory wherewith God rewardeth the graces and good workes of his owne children.

11 And this is either, *Privative*, or *Positive*,

12 *Privative Spirituall vsury* is when we forsake or refuse temporary commodities to gaine eternall.

13 Of

13 Of this Christ speaketh when hee saith *Math.* 19 29. *Whosoever shall forsake houses, or brethren, or sisters, or Father, or Mother, or wife, or children, or lands for my names sake, hee shall receiue an hundred fold more, and shall inherite everlasting life.*

14 *Positiue spirituall vsurie* is when we do any deed or acte for Gods glory, and the good of men, which shall bee crowned in heauen.

15 This positiue spirituall vsury is two fold, *Giuing of Almes*, and *Imploying of Gods giftes.*

16 *Giuing of Almes* is munificence and liberality towardes the poore and needie.

17 This is cõmended in the Scriptures. *Prou.* 19. 17. *He lendeth to vsurie to the Lord that is mercifull to the poore.* He is as it were the Lords vsurer; and shall be well rewarded.

18 And commaunded by God him-

selfe. Deuter. 15.10. *Thou shalt giue him, and let it not greeue thine heart to giue vnto him.* Math. 5.42. *Giue to him that asketh.*

19 *Imploying of Gods gifts* is the faithfull disposing of those graces that wee haue receaued from God, to the advancing of his glorie and the benefite of Men.

20 Of this Christ speaketh, *Matth.* 25.27. *Thou oughtest to haue put forth my money to the exchaungers, and then at my comming shoulde I haue receiued my owne σὺν τόκῳ vvith vsurie.* See *Luk.* 19.23.

Thus much of Profitable Vsurie. It followeth to speake of that which is Vnprofitable.

21 *Vnprofitable vsurie*, is a Gaine or increase vnlawfully exacted or hoped, for

for the verie dutie of lending.

22 It is tearmed *vnprofitable*, becauſe in the ende it turneth into a curſe, and to bitternes to the Receiver or Vſurer.

23 Vnprofitable vſury is either *Eccleſiaſticall* or *Politicall and Civill.*

24 *Eccleſiaſticall vſury* is an increaſe vnlawfully exacted for nothing, vnder colour of preſcription or duty.

25 *Civill or Politicall vſurie* is when gaine and increaſe is raiſed from the vſe of worldly goods, which are thinges belonging to the civill and politicke eſtate of Men.

26 Political vſurie is two-fold, *Actuall* and *Mentall.*

27 *Actuall vſury* is committed, when one doth any act for gaine or increaſe.

28 And this is two-fold, *Liberal*, and *by Compact* or Covenant.

29 *Liberall vſury* is when he that borroweth deſireth to make ſome recompence.

30 That which is receiued aboue the principall is vsurie; yet this is not to bee condemned in three respects.

31 *First* Because it is the duty of thankfulnes to make amends for a bene fit receiued.

32 *Secondly* because it proceedeth frō the giuers freewill Now what is more free then gift?

33 *Thirdly Volenti non fit iniuria:* If hee will giue it vnasked and vncompelled, he hath no iniury offered in the taking.

34 *Vsury by compact* or covenant is when the lender covenanteth with the Borrower to receiue againe not onely the principall, but also increase and advantage.

35 This vsury is two fold *Manifest* and *Covert.*

36 *Manifest vsurie* is when one doth covenant to take tenne (more or lesse) in the hundred for a yeare &c.

37 Ma-

37 Manifest vsurie is two fold *Lesse-Evill* and *More-Evill*

38 *Lesse-Evill* is either of the *Rich*, or of *Orphans and widdowes.*

39 *Of the Rich* who giue money vpon vsury vnto the Rich, to Marchants and Princes; though not vnto the Poore.

40 *Of Orphans and widdowes*, when their Overseers, or Guardians doe put out money for their vse.

41. *More evill* and murdering *vsurie*, is when the poore is bound to the rich to pay increase for the lone onely.

42 *Covert or close vsurie*, is when one lendeth money, and shrowdeth it vnder some other bargaine.

43 As if I lend a man a 100 li. for a yeare, vppon condition that hee buy a horse of mee (which peradventure is worth some 30. s.) and paye mee for it 120. li.

So of Actual vsurie. Now of Mentall.

44 *Mentall vsurie*, is when one lendeth and doth not compact, but expecteth and hopeth for increase or gaine.

45 Sole hope maketh an Vsurer. If thou doest but expect to receiue more then thy owne, thou art an vsurer, saith Augustine. *Aug. in Psalm. 36. Ser. 33.*

46 And CHRIST himselfe saith *Luc. 6. 35. Lend, looking for nothing againe.*

So much for the kindes and differences of vsurie. Now we will speake one-ly of Ciuill Actuall vsurie, which is commonly vsed amongst vs.

CHAP.

CHAP. 2.

Of the Definition of Vsurie

1 *VSVRIE it a gaine which by composition, compact, and agreement going before, is taken for the verie duetie of lending, not aduenturing the principall; and that not onelie in money but in meate, ware, or any thing that is valuable by money.*

2 The *Efficient cause* of Vsurie is two fold, *Principal* and *lesse principall.*

3 The *Principall and chiefest cause of vsurie* is the DIVELL, who stirreth vs vp to oppression.

4 The *lesse principall, or subordinate causes* are couetousnes, the loue of our selues, and the hatred of our neighbour.

5 The

5 The *Material Cause*, is mony, corne, oile, or such like.

6 The *Formall Cause* is the composition, compact, or agreement.

7 The *Finall Cause* is the enriching of our selues, by impoverishing of others.

8 Vsurie is *a Gaine*, because it is an increase aboue the principall, for the vse and lending only.

9 *Lending* is a contract which transferreth the dominion & right of a thing to an other, with promise to haue the same thing deliuered againe, without price or consideration.

10 Lending is two-folde *Mutuation* and *Accomodation*.

11 *Mutuation* is when a man lends any thing & lookes but to haue his own againe in the same kinde.

12 As when I lend mony, I looke not to haue the same mony againe; but other, of that kinde, in the same measure

and

and quantitie.

13 *Accomodation* is when a man lends something, and lookes to haue the same againe in his owne individuall properties.

14 As if I lend a horse, I looke to haue the same horse againe, and not another.

15 Vsurie is properly & truely in that lending which is termed *Mutuation* & in no other contract.

16 Vsurie is *by Compact, composition, and agreement going before.*

17 *A Compact or Composition* is twofold, *Silent* and *Expresse.*

18 *A Silent Compact* is when consent and Agreement is inrended: As,

19 When a man comes to an vsurer, to borrow money, hee tels him, *that hee will allow him after* 10. *in the* 100 although the vsurer saith nothing; this is a kind of compact. Or,

20 If one comes to borrowe money,

and

and the vsurer saith *he wil take after* 10. *in the* 100. albeit the borrower saith nothing, but takes the money; it is a kinde of compact.

21 *An expresse compact* is either *Bare* or *Shrowded*.

22 *Bare compact* is when one comes to borrow mony, the Vsurer asketh him *if he will giue vse for it*, the Borrower saith, *he will*.

23 *Shrowded cõpact* is either *in VVords* or *in writing*.

24 *In words* when the Borrower passeth his promise for payment of vse.

25 *In writing* when the Vsurer takes specialty for the vse of his money.

CHAP. 3.

The difference betweene Vsurie & Interest.

1 *The*

1 THe Vsurers to glose with the worlde are wont to confound the names of *interest* and *vsurie*.

2 But the difference betweene them is manifest by the definition of both of them

3 *Vsurie* is defined before. *Cap. 2. Posit. 1.*

4 *Interest is a debte vvhich one oweth to another by the lawe of Nature and Æquitie.*

5 *INTEREST is due* two manner of waies, *By reason of Losse suffered*; and *By reason of Gaine hindered.*

6 *By reason of losse suffered*: As when I borrowe money for another, and enter by bond for it, and take the like of him that receiveth the money, I may lawfully recover that I loose by that money.

7 *By reason of Gaine hindered*: As If

if I being a Tradesman lend my mony freely to my Neighbour till such a day, hauing then occasion to vse it at some Faire, to lay it out in ware: if hee breake touch, I may lawfully take so much as I sustained losse, for want of mony to lay out.

8 If a man sustaine no losse or hurt, or can forbeare the mony so differred, if then hee take any thing for the forbearance, it is *Vsurie* and not *Interest*.

9 For *Interest* is so called, because one may say *interfuit mea habuisse*: It behoued me, it stood me vpon to haue it, and now by your default I sustaine losse.

10 The difference betweene them is great, and easie to be discerned.

11 *Vsurie* is an ouer plus or gaine taken more then was lent.

12 *Interest* is neither gaine nor ouerplus aboue the principall, but a recompence demaunded and due for the losse that is suffered, or the gaine that is hindered

dered through lending.

13 *Vsurie* groweth due by lending, from the day of borrowing vntill the appointed time of payment.

14 *Interest* is neuer due but from the appointed day of payment forward, for so long as I forbeare my goods after the daie in which I did covenant to receaue them againe.

15 In *vsurie* I seeke to be a gainer.

16 In *Interest* I seeke only to be no looser; gaine or profit I seeke none.

17 *Vsurie* is against all equity, conscience and reason.

18 *Interest* standeth with equity, conscience and good reason.

19 *Obiect.* But here it wil be *obiected.* Why then doth Salomon condēne Interest as well as Vsurie, for so hee saith, Prov. 28.8. *He that increaseth his riches by vsury and interest, gathereth them for him that wil be mercifull vnto the poore.*

20 *Ans.* Here is χρῆμα ἐ λέξεως. The Hebrew

brewe hath it בנשך ותרבית *Beneshech vetarbith*: *by vsurie and increase* or *superabundance*. So do all the Interpreters that I saw translate it, saving our English.

21 The *Septuagint* reade Μετὰ τόκων καὶ πλεονασμῶν. *Vsurâ & superabundantiâ.*

22 *Tremelius*, *Leo Iuda*, *Lavaterus*, *Vatablus*, *Pagninus* and *Mercerus* haue: *Vsurâ & fœnore.*

23 *Arias Montanus*. *Vsurâ & augmẽto.*

CHAP. 4:

Whether it be lawfull to lend for Vsurie.

1 THat it is not lawfull to lende for vsury, appeareth as well *by Testimonies* as also *by Reason.*

2 By *Testimonies*, Of the *Law*, of *Coũcels*, of *Doctors*, of *Philosophers*, of *Poets*, and of *the Constitutions of this Land.*

3 The

3 The Law is foure-fold, The *law of Nature*, the *Law of God*, the *Ciuill* & the *Canon law*.

By the *law of Nature* to lende vpon vsurie is vnlawful, because it is contrary vnto Nature: which thus I proone.

Cel- 4 *It is vniust to exact any money where there is no communication.*

a- 5 *But an vsurer the principall being safe, doth exact vsury nor for any thing else, but for the duty of lending only.*

re. Ergo, *It is vnlawful and vniust to exact vsurie.*

Fe- 6 *A thing that is vnfruitful by Nature is not to be transferred as fruitfull.*

ri- 7 *But money is a thing that is vnfruitfull by Nature.*

o. Ergo, *For the lone of Money nothing is to be exacted; especially the principall being safe.*

Fe- 6 *The price must not be marchandise or ware.*
ti- *Mony is the price.*
o. *Ergo, &c.*

7 The *Proposition* is proued, because when the price is marchandise, the vsurer alwaies gaineth somwhat aboue the price. So there is some thing added for nothing, in which there is an inequality.

8 The *Assumption* is apparant from the invention of Mony; Mony ought to be a rule and measure to apportion euery man his owne; but no marchandising thing.

Ba- 9 *Mony was inuented for commutation and exchange; not that mony shoulde ingender or beget mony.*
roc. *But in vsury there is no cõmutatiõ*
o. Ergo. *Vsurie is vnlawfull.*

10 By *the lawe of God*, no man may lend vpon vsurie.

11 *Exod. 22, 25. If thou lende mony to my people, that is, to the poore with thee, thou*

thou shalt not bee as an vsurer vnto him, yee shall not oppresse him with vsurie, or impose vsurie vpon him.

12 *Levit.25.35 36 If thy brother bee impoueriſhed & fallen in decay with thee, thou ſhalt releeue him, yea the ſtranger & ſoiorner that he may liue with thee. Thou ſhalt take no vſurie of him nor vantage, but thou ſhalt feare thy God, that thy brother may liue with thee. Thou ſhalt not giue him thy money to vſurie, nor lend him thy victuals for increaſe.*

13 Here we muſt vnderſtand, that it is not only the *labourer* that by his daily worke getteth his liuing, nor yet the *meane husband-man*, that is called *poore* or ſaid to be impoueriſhed in the Scriptures.

14 But alſo the *Rich Farmer*, the *welthy Marchant*, the *landed Gentleman*, or others of great calling, who fall into decay, and wax poore, ſo that they haue as great need to borrow, as any poore labo-

15 So then, the meaning is, If thy brother (whether he be labourer, artificer, hūsband-man, Yeoman, marchant, gentleman or noble man) be decayd, & his state beginne to fall:

16 Then thou shalte lende vnto him freely, to helpe him, to vpholde him, to maintaine his lawfull estate and calling.

17 *Thou shalt not impose vsurie vpon him*, that is, whē he is falling, thou shalt not strike him down & tread him vnder thy feet, but shalt take him by the hand, vphold him frō falling, & let thy strēgth and thy wealth support his weaknes.

18 But *shalt releeue him*, thou shalte not answere him as Naball answered David, *VVho is* David? &c. 1. *Sam.* 25. 10.

19 *Deu.* 23. 19. 20. *Thou shalt not giue to vsury to thy Brother: as vsurie of money, vsury of meat, vsury of anything that is put to vsury. Vnto this strāger thou mayst lēd vpō vsu. but thou shalt not lēd vpō vsury to thy brother. That the L. thy God may*

blesse

bleſſe thee in al thou ſetſt thine hãd to, in the land whither thou goeſt to poſſeſſe it.

20 In theſe wordes, there is an oppoſition betweene *this Stranger*, that is, the curſed Cananites, and *the Iewes.*

21 By *Strãger* in this place are meant the *Hittites*, the the *Girgaſhites*, the *Amorites*, the *Cananites*, the *Periſites*, the *Hivites*, and the *Iebuſites*, and no other ſtranger: as appeareth *Levit.* 25. 35.

22 Theſe the Iſraelits were commanded to deſtroy. *Exod.* 23. 27 *&c. Numb.* 3. 32. *Deut.* 7. 1. 2. 16.

Fe- 23 *That which the Lorde permitted the Iewes to doe, for the puniſhment & deſtruction of the curſed Cananites, cannot poſſible be turned to a bleſſing to Gods childrẽ*

ri- *But it was to lend vpon vſurie which the LORD permitted the Iewes, only to the curſed Cananits, for a kinde of puniſhment to deſtroy them withall.*

23 Ergo. *To lend vpon vsurie cannot turne to a blessing vnto Gods children.* And whosoever lendeth to another vppon vsury, whether it be vnto rich or poore, it is to punish, and to destroy him.

24 The Lord addeth *Deut.* 23. 20. *That the Lord thy God may blesse thee in all thou settest thine hand to*; to perswade men, freely and without vsurie to lende to them that are impouerished and decayed.

25 As if the Lord had said; *As thou wouldest haue me to Blesse thee: So helpe thou & releeue him that is decayed.*

26 *Psal.* 15. 5 *He that giveth not his money vnto vsury, nor taketh reward against the innocent, hee that doth these things shall neuer fall.*

27 *Prou.* 28. 8. *He that increaseth his riches by vsurie and increase, gathereth them from him that will bee mercifull to the poore.*

28 That

28 That is, The Lord by his prouidēce wil defeate the Vsurer of them, & giue them vnto such as be more mercifull & charitable. See *Prou.* 13.22. *Iob.* 20.15.

29 *Ier.* 15.10. *I haue not lent vpō vsury.*

30 *Ezech.* 18.13. *Hee that hath giuen forth vpon vsurie, or hath takē increase, shall hee liue? Hee shall not liue, seeing hee hath done this abomination.*

31 *Ezech.* 18.19. *Hee that hath not receiued vsury nor increase, he shall not die in the iniquity of his Father, but hee shall surelie liue.*

32 The same Prophet displaying the transgressions of Ierusalem saith. *In thee haue they taken giftes to shedde blood, thou hast taken vsurie, and increase, and thou hast defrauded thy neighbors by extortiō, and hast forgotten mee saith the Lorde God.* Ezech. 22.12.

33 *Luk.* 6.35. *Lēd looking for nothing again, & your reward shal be great.*

34 In that Christ saith *Lende*, hee

bidden not to giue, but he would haue the principall to be restored: only he cõmandeth that nothing should bee exacted more then was lent.

35. By *the Ciuill lawe*, it is forbidden to lend vpon vsurie. 1. Because the lawe saith *That it doth not disdaine to imitate the sacred Canons, especially in cases concerning Matrimonie and vsurie.*

36. 2. Because *Iustinian* saith that he imbraceth the 4. General Councels, & in the Nicene which was one of the 4. vsury is forbidden. *Dist. 47. Ca. Quoniã.*

37. By *the Canon lawe*, it is forbidden also. *Vide Decr. Iul. Gelas: Marti: Leonis, Caus. 14 q. 4 & Dist. 47. c. Quoniam.*

38. *Generall Councels* haue cõdemned vsurie. *Concil. Arelatens. Terraconens. Agathens. I. N. Nicen. Martini Papa.* Of which see *Caus. 4. q. 4.* Also *Eliber. Dist. 47. Can. Si quis clericorũ. Turonens. Lateran. Vide Decr. Greg. l. 5. T. 19 de vs. C. 3.* And *Laod. Vide D. 49. c. Non licet.*

39 All the *Auncient Fathers* of the Church haue abhorred, and writen against this Sinne: *As Chrisost. in Oper: Imperf: Hom: 12: in Math: 5: Lactan:* De *Vero Cultu Lib: 6: cap: 18: August: in Psa: 36: Hieron: lib: 6: in Ezech: 18: Leo: Ser: 6: De ieiunio decimi mens: ca: 3: Basil: Com in Psal: 14: Ambros: lib: 6: Epist: 70: & lib: De Tob: c: 3: 4: 5: & 7:*

40 *Philosophers* haue condemned it: *Plato lib: 5: De Leg: Aristot: lib: 1: Polit: et lib: 4: Ethic: Nich: Cicer: lib: 2: Offic.*

41 *Poets* haue exclaimed against Vsurie, as *Lucan. l 1. De Bell Civ.*

Hinc Vsura vorax auidumq́, in tempore fœnus,
Vide L. Sex 5 t. 5. de Vs. And *Auson. Ecl. de Amb: vi: elig:* ——— *turpia lucra*
Fœnoris, et velox inopes Vsura trucidat.

42 The *lawes and constitutions of England* haue prohibited and fobiden this sinne: 20: *H: 3: cap: 5: & 14: E: 3: Cap: 5: & 3: H: 7: cap: 6: 6. & 33: H: 8: Cap: 9: & 5: & 6: E: 6. & 13. Eliz: Cap: 8:*

So

So much for Testimonies; It followeth to proue that it is not lawfull to lend vpon vsurie by Reason.

43 *First* then, vsurie is intollerable, Because the fowle vice of Avarice is the roote of vsurie.

44 *Secondly*, Because it is wicked to desire and exact gaine of an other mans labour.

45 *Thirdly*, Because he that paieth vsurie is greatly endammaged; & the Vsurer receiueth gaine without the losse of any of the principall, howsoever the matter goeth.

46 *Fourthly*, Because vsury doth dayly torment & assault his conscience that taketh it, and extenuateth the substance of him that giveth it.

47 *Fiftly*, Because there were grievous punishments inflicted for this sin vpon him that was an Vsurer, by the *Civill & Canon lawes.*

48 By *the Civill law* A manifest Vsurer is

is not capable to make a wil of his goods. The Ancient laws of the Romans punished a theefe with the restitutiō of twofold, but the Vsurer of four fold. *Cato l. 1 de re Rust. ca. 1.*

49 By *the canon law* vsu. was prohibited either to the *Clergy* or to the *lay people.*

50 If any of *the Clergie did* take vsurie, he should be degraded, and made irreguler *Cont. Nicen. 18, Dist. 33. c. Martis Dist. 46. c. Seditio.*

51 If any of *the Laytie* were an Vsurer,

1. He should be suspended from the cōmunion,

52 2. He should be excommunicated out of the Church.

53 3. Hee should not bee admitted to Christian Buriall *Vide Decr. Greg lib. 5. tit. 19. De Vsuris. & Caus. 14 q. 4. &c.*

CHAP. 3.

That Vsurie is vnlawfull and damnable.

Arg.

Arg. 1. A Definitione Rei.

Bar- 1 *All gaine that contrary to the word of god, is expected or exacted aboue the principall, for the very duty of lending, is vnlawfull and damnable.*

ba- *Vsury is such a geine, as appeareth Exod. 22. 25. Lev. 25. 37. Deut. 23 19. Eze. 18. 8. Ps. 15. 5. Luc. 6. 34.*

ra. Ergo *Vsury is vnlawfull and damnable.*

Arg. 2. Ab Etimologia seu Appellatione vsuræ.

Dat. 2 *The Appellation whereby any thing is termed doth also partly declare the nature of the same.*

il- *But the Appellations of vsurie, both in the old and new Testament do signifie a hurtfull and monstrous thing.*

i. Ergo *Vsury is hurtful & mõstrous.*

3 The *Assumption* is proved. *First* vsury in *Hebrewe* is tearmed נשך *neshech*

Exod.

Exod.22.25. which signifieth *biting*, derived of נשך *nashach*, *to bite*, or to *gnaw* as Serpents and Mice doe.

4 As venemous *Serpents* do sting and destroy the body with their poyson, and as *Mice* if they gnaw the loafe within, they will make it become vnprofitable for the vse of Man.

5 So vsury destroieth, biteth, and devoureth a mans substãce very speedily, & vexeth the body with present paine; & poiseneth & polluteth the soule with the contagion of eternall damnation.

6 An *vsurer* is called משיך *mashich* because he giueth the *bite*: and the *borrower* is called נושך *noshech*, or נשוך *nashuch*, because he is *bitten*.

7 The second appellation whereby it is called in *Hebrew*, is תרבית *tarbith*, *Levit.*25.36. which signifieth *increase*; derived of רבה *ravah*, *to be multiplied, to grow, or increase*, *Deut.*30.16.

8 It is so called because vsurers attribute

tribute increase and multiplication vnto a thing vnfruitfull by Nature, which neither can increase nor multiplie: and this by the testimony of the Ethnickes, is contrary vnto Nature & monstrous.

9 Vsuries are also called תכבים *techabim*, which signifieth *Deceits*, *Psal.* 72. 14. derived of תבך *tachach deceipt*, or *frawd*, because vsurie is neuer without deceipt.

10 In *Greeke* vsurie is tearmed τοκος, which is derived of τικτω, *to bring forth*, or *to beget*.

11 It is also called τοκος quide *increase*, which tearmes doe not obscurely note the monstruositie of it.

12 In *Latin* it is called *Fœnus, quasi fœtus*, encrease as it were a childe, or thing begottē: & *vsura, quasi propter vsum rei*, Vsurie as it were for the vse of a thing.

13 *Because* contrary vnto nature money being a thing vnfruitfull, is cōpelled as it were, to beget & bring forth fruit.

Arg.

Arg. 3. A Coniugatis.

Syllogismus connexus primo modo.

14 *If vsurers be excluded from Iehovah his tabernacle*; Ergo *Vsury is a thing vnlawfull and damnable.*

But the Antecedent is true: as appeareth Psal. 15. 5.

Ergo. *The Consequent is true also.*

Arg. 4. A toto & partibus.

Enthymema.

15 *To vsurie there wāteth the principall part of a Contract*, vid. *marchandise or ware*: for a Contract is *Actus contra actum*, where there is *Quid pro quo.*

Ergo. *It is no contract*; and so a monstrous and an vnlawfull thing.

16 The Argument holdeth for *one principall part being destroied, the whole is destroied.*

Arg. 5. A Divisione.

Da-

17 *To condemne those thinges, which are forbidden by the lawe of Nature, by the lawe of God, by the*

the lawes Civill and Canon, and by many godly constitutions of Princes both ancient and late, is necessarie godlie, and iust.

ri- But to take any thing aboue the principall for the lone only, is condemned by all these lawes.

j. Ergo, The condemnation of vsurie is necessary godly and iust.

Arg 6. A Causis.

Bar- 18 Of what thing so ever the causes are evill that thing it selfe is evill.

ba- Vsurie is a thing whose causes are evill; as is declared before. Cap. 2. Posit. 2. &c.

ra. Ergo, Vsurie it selfe is evill.

Arg 7. Ab Effectis.

Bar. 19 That thing whose effects are evill, is also evill.

ba- Vsurie is such a thing, as is proved Cap. 6. Posit. 2.

ra. Ergo, Vsurie is evill.

Arg.

Arg. 8. Ab absurdis.

Da- 20 *That which being taught and*
received, many absurdities and in-
conveniences doe followe, cannot
be true, certaine, and firme.

ri- 19 *But such of that doctrine which*
teacheth that it is lawfull to take
usury arise many absurdities.

j Ergo, *That doctrine that permit-*
teth usury, is neither true, certain,
nor firme, but false and intolera-
ble in the Church.

21 The *Assumptio* is manifest for *first*, It is against the manifest text of Scripture

22 2. It extinguisheth faith & charity

23 *Thirdlie*, It taketh away the law of nature.

24 *Fourthly*, It annihilateth the godly constitutions of Princes.

Arg. 9. A Necessario.

Da- 25 *The commandements of God*
are necessarily to be obeyed.

tis- But God hath commanded usurie

looking for nothing for the leane Luk:6:34.

Ergo, we muſt doe ſo.

Arg:10: Ab Impoſſibili:

Ce- 26 *It is impoſſible that faith & an evill Conſcience ſhoulde at the ſame inſtance be ioyned togither, in the ſame man.*

la- *All Vſurers have an evill conſcience.*

rent: Ergo, *No Vſurer hath faith.* And conſequently it is impoſſible for them that wittingly and willingly perſeuere in this ſinne to be ſaved

27 The *Aſſumption* appeareth becauſe the *Vſurers* ſinne againſt their own conſcience; which is manifeſt.

28 *Firſt*, becauſe they will not willingly be known to be *Vſurers*: yea ſome will ſweare and ſtare they are no ſuch men.

29 And therfore they coniure faithfull ſecrecy of the borrower, or they colour

their

their vsury vnder pretence of some lawfull contract.

30 *Secondly*, Because that though they be knowne and reputed for *common vsurers*, yet they take it a great disgrace to be called and tearmed of others.

31 *Thirdly*, because they will not call vsurie, *vsurie*, but *vsance*, *interest*, or *consideration*, being indeed ashamed of the direct name of *vsurie*.

32 So the the Vsurers sinne willingly and of set purpose, they followe a practise contrary to the checke, touch, and light of their owne conscience; & therefore as Paule speaketh they are damned of themselues: *Tit*: 3:11.

Arg:11: A minori ad maius:

Enth: 33 *Theft is vnlawfull & damnable:*
Ergo, much more is vsurie so.

34 The *Consequence* is good, because *vsurers* doe steale daily without ceasing having no need: *Theeues* steal but sometimes, being vrged by necessity: There-

fore *Vsurers* are worthy of greater punishment then *Theeues* are.

Arg. 12. A Contrario.

Enthymema.

35 *To help & to destroy are cõtraries.*

Ergo, *They cannot bee both at once, at the same time, & in the same respect attributed to the same man.*

Therfore that bragge of the *Vsurer* is an impudent lie, when he boasteth that oftentimes he helpeth and enricheth them that he lendeth mony vnto.

Arg. 13. Ab Oppositis.

Syllogismus connexus primo modo.

36 *There are two kingdomes, the kingdome of God, and the kingdome of the Divell.*

But in the kingdome of GOD there is no sinne, and vsurie is a sinne.

Ergo, *It followeth that all vsurers as long as they do not repent & leaue their sinne, are of the kingdome of the Divell.*

Arg.

Arg. 14. A Natura Relativorum.

Enthymema.

37 *In lēding there is no marchādise.*
Ergo, *There must no price be paide.*
For he that asketh a price giving no marchandise for the same is a damnable vsurer.

Arg. 15. Ab Exemplo.

Enthymema.

38 *Nehemias did well in prohibiting vsurie. Neh. 5. 7. 11.*
Ergo, *Those Magistrates which prohibite and represse vsurie doe well likewise.*

Arg. 16. ab Authoritate sacrę scripturę.

Enthymema.

39 *Neither did the Prophets, nor Christ, nor the Apostles ever allowe and grant that vsury is lawfull, but rather they prohibited and condemned it.*
Ergo, *They who either allow or permit vsury, do by a wicked & rash presumption departe from the veritie of the Scriptures, & contemne the worde of God.*

CHAP. 6.

How great a ſinne vſury is.

1 THe grievouſnes of this ſinne appeareth by the *Effects* of it.

2 The *Effects of vſury*, are to be conſidered, either in reſpect *of the vſurer*, or in reſpect *of the Borrower.*

3 *In reſpect of the vſurer*, the *effects* are;

4 Goods gotten by deceite and guile, by robborie, ſacriledge and murder.

5 The perturbation and breaking of ſocietie.

6 The wrath of God, malediction, evill conſcience, the tyrannie of Satan.

7 The murdering of the poore; the envying of other mens liues.

8 A riotous and tragicall ſpending of goods after the *vſurers* death.

9 The ſubiecting of goods to malediction.

10 Eternal dānatiō of body & ſoul; &c

11 *In*

11 *In respect of the Borrower*, the *effects* are;

12 Poverty, hunger and thirst, nakednes, griefe, death, &c.

13 Vsury is compared to *a shipwrack*, wherein nothing is saued, because the vsurer consumeth all.

14 To *a raging fire*, that never ceaseth before all the house be devoured.

15 To *dunge*, into which if any man fall, he must either speedily run away, or lie very still, or els he shall be all mirie: so a man must haue no dealing with vsury.

16 To the *stinging of Serpents*: for vsurie so poisoneth a mans substance that it shall haue the rot, and consume away.

17 To a *deadly and contagious Ague*, whereby the poore are cast into shaking fits, and at last consumed, and pined to the bones.

18 To *a gulfe or whirle-poole*, which deuoureth soules, and vtterly wasteth wealth.

An Vsurer is a theefe, because hee
stealeth from the poore borrower that
little he hath.

20 An *Vsurer* is a *cruell vulture*,
that will picke the guttes out of a mans
belly.

21 An *Vsurer* is a *Murderer*, because
with his sauage cruelty he eateth vp, & slay
eth the borrower & his familie, whō he
should relieue with al works of charity.

22 An *Vsurer* is an *Idolater*, for he is
coueteous, and coueteousnes is Idolatry.
Ephes. 5. 5. *Coloss.* 3. 5.

23 And *Vsurer* is like vnto *the Deuil*,
who continually seeketh whome to de-
youre; so the *Vsurer* night & day stil de-
youreth the *borrower*.

24 What *wickednes* then is Vsurie,
wherein at once *wastfull shipwracke, ra-
ging fire, filthie dunge, venemous poyson,
contagious sickenes, & deuouring gulfe*,
is caused by a *Theefe, a rauenous Vul-
ture, a Murderer, an Idolater*, and one
that

that is *like vnto the Deuel* himselfe.

25 *Vsury* is such a darte that the *Vsurer* therewith striketh without a weapō, he menaceth without handling, & slayeth without touching the body.

26 *David* ioineth *vsury* with *deceipt*, because vsury is never without deceipt. *Psal.* 55:11.

27 *Ezechiel* calleth him vniust that lendeth vpon vsurie. *Ezech.* 18:8.

28 Vsury is an abominatiō. *Ezec.* 18:13

29 The Lord wil take away from the Vsurer even that he hath, & giue it to him which wil bee mercifull to the poore. *Prov.* 28:8.

30 Vsury excludeth and shuneth him that practiseth it, from entering into Iehovah his tabernacle, and from resting in his holy mountaine. *Psal.* 15,5.

CHAP. 17.

Obiections for vsury answered.

1 Ob-

OBiect: 1: *God alloweth some kinde of vsurie for Deut: 23: 20: it is saide: Of a straunger thou maiest take vsurie*

2 *Answ:* But thou takest vsury of thy *brother*, therfore this condemneth thee, becauſe thou vſeſt thy *brother* like a *ſtranger.*

3 By the name of *Straunger* in that place are ſignified the curſed Cananits: *See Cap:* 4: *Poſit:* 21: So alſo doth *Ambroſ: lib: De Tobia, cap:* 15: *Paulus Fagius Annot: in Caldaic: Paraphraſ: in* Deut: 23: 20: *Tremel: & Iunius Anot: in* Deut: 23: 20: expound it.

4 God doth not licenſe the Iewes to take vſurie of any, but of their enemies whom they might kill.

5 Shewing that *vſury* is ſuch a puniſhment, as if we are *to kill a man*, it were a fit puniſhment for him.

6 But nowe, wee are al one body, wee haue al one ſpirite, one hope of our calling,

ling, one Lord, one faith, one Baptisme, one GOD and Father of al, which is aboue all, and through all, and in vs all. Therfore amongst vs there is *no stränger*

7 Obiect: 2: *The Law of Moses cõcerning vsury, is only politicall. Therfore we are not bound to it further then equity & humanity permitteth.*

8 *Answ:* It is not politicall, but morall: The law saith, *Exod:* 22: 25: *Yee shall not oppresse him with vsury:*

Barbara. 9 *Oppressiõ is a breach of the moral law*
Vsurie is Oppression.
Ergo, *Vsurie is a breach of the moral law*

10 *David* Psal: 15: 5: reckoneth it among morall duties:

11 *Ezechiel* hedgeth it in betweene *Bribery* & *extortiõ*, which are notorious breaches of the moral law: *Ezec:* 22: 12:

12 Obiect: 3: *The law forbiddeth lending vpon vsury to the poore and needie* ONLY, *Exod:* 22: 25: *Levit:* 25: 35.

13 *Answ.* This is no good cõlequẽce, skip this page 44 & on as it follo pag: 45.

A

that he might borrow vpon vsurie, then that he might not borrow at all.

19 God in the lawes of vsurie did specially & by name forbid lending in that manner *to the poore* for two respects.

20 *First*, to shew what care HE HIMSELFE hath over them, who are commonly and vsually neglected of men.

21 *Secondly*, because the poore are soonest & easiest oppressed of the rich; as the lowest hedg is easiest stepped over.

22 Ob. 4. *Moses saith, Exod. 22. 25. Yee shall not oppresse him with vsurie.* Ergo, *If I oppresse not my brother with biting vsurie; I may take some vsurie and increase of him.*

23 *Ans.* All vsury biteth; and therefore all vsury is vnlawfull, albeit one biteth sooner then an other, & one sooner perceived then another.

24 But to remoue this excuse from vs; god hath forbiddē *al increase for leding*, and that in all things that may bee lent by

A man may not take vsury of the Poore: Ergo, *he may take of the rich.*

14 *Salomon* saith, *Prov.* 22.22. *Rob not the poore because hee is poore.* Shall I thence cõclude; Ergo, *I may rob the rich because he is rich.*

15 The law saith, *Deut.* 27.24. *Cursed be he that smiteth his neighbour secretly.* Shal I thence conclude; Ergo, *It is lawful for a man to smite his neighbor opẽly.*

16 Moreover, if the law of lending to the poore without vsury, should inferre the lawfulnes of lending to the rich vpõ vsurie: It is manifest that gods intẽdmẽt in that place, for the benefit of the pore; should rather proue an hurt and hinderance vnto them; because by this means it woulde come to passe, that the poore should not borrow at all.

17 For who would lend *to the poore* for nothing, that coulde lawfully lend *vnto the rich* for vsurie?

18 Surely it were better for the poore that

heere returne back to ye ꝑcedent page.

by mutuation. *Lev.* 25. 36. 37. *Thou shalt take no vsurie of him nor vantage. Thou shalt not giue him thy mony to vsurie, nor lend him thy victuals for increase.*

25 Ezechiel condemneth the people of his time, not only for taking vsury, but also for taking of increase. *Ezec.* 22. 12. *Thou hast taken vsurie, and the increase.*

26 Ob. 5. *Vsurie is no where prohibited in the new Test.* Ergo, *It is lawfull, or at least wise tolerable.*

27 *Ans.* It is a monstrous blasphemie against the Gospell of Christ, to affirme that the New Test. giveth more libertie to sinne, then the old.

28 Yet this obiection thinketh *Vsury is no sin*, because it is not condemned in the new Testament.

29 But that is no good Argument, for *Poligamie, Tyrãny, Treason, Iealousie, &c.* are sinnes, and manifest breaches of the morall law; and yet they are not condemned

ned by those verie names in the Newe Testament.

30 Furthermore, Vsurie is forbidden in the New Test. For the Gospell goeth further in this case, then the law. The law *forbiddeth vsurie*: but the Gospell *commandeth the contrary vertue*, that is, *free lending without increase. Luc. 6. 35.*

31 Also, vsurie is manifestly against these places. *Matth. 7. 12 Matth. 5. 42. 1. Thes. 4. 6. Ephes. 4. 28.*

32 Ob. 6. The vsurer saith, *I lende for compassion; and by my mony many are relieved, and the poore thereby avoide danger.*

33 *Ans.* To be partaker in our *gaines*, & not in our *losses* is *Vsurers compassion* and charitie.

34 The good that Vsurers doe vnto the poore is like the good Men in hoate agues haue of drinking colde water, which for a time refresheth, but at lēgth increaseth their paine, and prolongeth the disease.

35 So

35 So at the beginning, vſury is mild, but in the end, it is mercileſſe.

36 The Vſurer pleadeth loue, but not for thy ſake, but for his owne: as the Ivy edlleth & claſpeth the Oake, as a Lover. but thereby it groweth vp, and overtoppeth the oake, and ſucketh vp the iuice and ſap therof, that it cannot thriue nor proſper: Such a *blood-ſucker* is the *Vſurer*.

37 The vvoorme *Teredo* is ſofte to touch, but it hath ſuch harde teeth as it devoureth and conſumeth the harde timber: So the Vſurer is a ſoft beaſt at the firſt to handle, but in continuance of time, the hardneſſe of his teeth will eate a man vp, fleſh and bone, if hee haue not an eſpecial regard to ſhunne him.

38 The *Catte* playeth vvith the *Mouſe*; But the playe of the Catte is the death of the Mouſe: So the *Vſurer* pleaſeth the *Borrovver*; But the plea-

pleasure of the Vsurer is the bane of the Borrower.

39 The *Scorpion* laugheth when hee striketh, and the Crocodile vveepeth when he woũdeth: So the *Vsurer* laugheth and then oppresseth: hee pitieth & then he pincheth the poore *Borrovver.*

40 Obiection. 7. *I doe not sinne* saith the Vsurer, *nor breake the rule of Charitie: I doe to others, as I desire that others shoulde doe vnto mee, as Christ bad vs. I would with all my heart, giue ten in the hundred, if I vvere forced to borrowe.*

41 *Answere* No man woulde giue 10 in the hundred, if hee could tel howe to borrowe freely: but seeing they can get it no better they are content to giue ten.

42 That saying of our Saviour Christ: *VVhatsoever yee vvoulde that men doe,* must bee vnderstood of good thinges

evelie, or else many labsurdities shoulde follow; as,

43 *I would that some man would kill me. Ergo, I may kill another in like maner.* As many a desperate man with all his hart wisheth.

44 Wherefore, seeing to take vppon vsury, 10: for the 100: is not simply good, but lesse-evill, then to take 16. 20. 30. or more: Therefore albeit thou for a further gaine, or vpon extreame necessity, to avoide a further mischefe, sometimes wouldest giue so to others, yet shall not that excuse thee, so to take vsurie of thy poore and needy brother.

45 Obiect. 8. *Vsury is necessary for Orphans, Widowes, and Strangers which have no other waye to gette their living.*

46 *Answ.* If vsury be evill in it selfe, and condemned by God; then can it not be good in any. For what is simply evill, is evill in all, albeit in some more, and in

other lesse evil.

47 *Rom. 3. 8. VVe must not do evil that good may come thereof.* Therefore we must not releeue the fatherlesse & widdowes by vsurie.

48 Obiect. 9: *The Vsurer will say, Vnlesse I haue no other trade to liue vpon, I must therefore liue by vsury.*

49 *Answ.* So may the Theefe say, *Vnlesse I haue no other trade but robbing, I must therefore liue by that.*

50 This excuse in other wicked men will not serue. Therfore neither in vsury.

51 Obiect. 10: *The Iewes may lawfully do allow to take* 10. *in the* 100. *Ergo we may take so much.*

52 *Answ.* The law of MAN cannot abrogate or disanull the law of GOD.

53 The Vsurer herein is like the Iewes, who said: *VVe haue a law, and by our law he shall die, Iohn 19. 7.* when they could not say, *By Gods law he shall die:* they said: *By our law he shall die.*

54 So when the vsurer cannot say, *By Gods law I may take vsurie*; He saith, *By mans law I may take vsury.*

55 As it would not serue Adams turne to say, *The woman had me*; So will it not serue the vsurers turne, to say, *The Law doth licence me.*

56 Yet herein the vsurer standeth our law, for the law alloweth not 10. in the 100. nor 5. in the 100. but punisheth that *Tyrant* that exacteth aboue 10. in the 100.

57 Ob. 11. *Many learned Diuines do tolerate vsurie, & write in defence of it.* Ergo, *It is not vnlawfull.*

58 *Answere.* No writer that ever I coulde see, or heare of, euer allowed VSVRIE.

59 There are many strong poysons, which the learned Phisitian can so qualifie, that a sicke Person may take a poyson wherein some of the poison is.

60 So holy men of God haue done,

and

and doe temper and qualifie the vsurers poiſon, that they make therof a holſome medicine for many diſtreſſed Perſons.

61 For by their holy and religious caveats, and leſſons, they alter the qualitie of the vſury, and make it indeed *no vſurie at all*, but a lawfull kinde of trade and dealing.

62 Firſt they teach, *That a man muſt take nothing, but that which his Debter can get by good and lawfull meanes.*

63 Secondly. *Hee may not take more then the gaine, nay not all the gaine, nor that part of the gaine which drinketh vp the leving of him that vſeth the mony.*

64 Thirdly. *He muſt ſometimes bee ſo farre from taking gaine, that he muſt not* REQVIRE THE PRINCIPALL, *if his debter by inevitable & iuſt cauſes be brought behinde hand. and it bee alſo plaine that hee coulde not make, no not by great diligence, any commodity of the mony borrowed.*

 65 Now,

54 So when the vsurer cannot say, *By Gods law I may take vsurie*; He saith, *By mans law I may take vsury.*

55 As it would not serue Adams turne to say, *The woman had me*; So will it not serue the vsurers turne, to say, *The Law doth licence me.*

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59 There are many strong poysons, which the learned Phisitian can so qualifie, that a sicke Person may take a portion wherein some of the poison is.

60 So holy men of God haue done, and

and doe temper and qualifie the vsurers poison, that they make thereof a hollsome medicine for many distressed Persons.

61 For by their holy and religious caveats, and lessons, they alter the qualitie of the vsury, and make it indeed *no vsurie at all*, but a lawfull kinde of trade and dealing.

62 First they teach, *That a man must take nothing, but that which his Debter can get by good and lawfull meanes.*

63 Secondly. *Hee may not take more then the gaine, nay not all the gaine, nor that part of the gaine which drinketh vp the leving of him that vseth the money.*

64 Thirdly. *He must sometimes bee so farre from taking gaine, that he must not* REQVIRE THE PRINCIPALL, *if his debter by inevitable & iust causes be brought behinde hand, and is bee also plaine that hee coulde not make, no not by great diligence, any commoditie of the money borrowed.*

65 Now,

65 Now, how fare VSVRIE differeth from this kind of dealing, if our commō *Vsurers* will not confesse, woefull experience daily teacheth.

66 Obiect. 12. *Lastly the Vsurer will say: If I may not gaine by money which I lend, I will lend no more, but keepe my money to my selfe.*

67 *Answ.* It is as bad to keepe thy money from him that hath neede, as to lēd vpon vsury: For Christ saith: *From him that borroweth turne not away thy face. Math.* 45:42.

68 As hee that keepeth his corne, frō the vse of his neighbours and brethren. *Prov.* 11:26. is accursed: So is hee also accursed that keepeth his money, when safely he might lend it: *Ezech.* 18: Looke *Esa.* 5;8: *Habac.* 2:9: *Mich.* 2:2: 3: *Luke* 6:24: *Math.* 6: 19: *Iames* 5:1: *Dent.* 15:8 *Psal.* 112:5: *Math.* 5:42: *Luke* 6:35.

69 That servant that hid & laid vp his Talent was punished; *Math.* 25: 14:30.

And

And hee that will not vse his money according to the rule of charity, shall bee plagued with the wicked servant:

CHAP. 8.

Whether it be is a mans owne free choice, to lend, or noe.

THe Children of this worlde, that thinke their vvealth their ovvne, iudg it to be free from them, whether they lend or no; and thinke they do not sin, when they deny him that come to borrow of thē, if they can helpe him.

2 The *Lord* saith *Deut.* 15.8. *Thou shalt open thine hand vnto him, and shalt lende him sufficient for his neede vvhich hee hath.*

3 *Christ* also saith *Math:* 5:42. *Give to him that asketh, & from him that would borrow of thee, turne not away.* See *Luke* 6:34:38.

4 Here we must consider two things. *First*, How wee must lend? *Secondly*, Vnto whom?

5 For the *first*, CHRIST requireth of his Children that they helpe their brethren, and neighbours; not onely freelie, without any gaine, (*for so doe the Sinners*, *Luke* 6. 34.) but also though it be to their losse and damage of the money lent.

6 Christ putteth a differēce betweene his children and such as doe not appertaine vnto him.

7 The Sinners are so iust, that they will lend without vsury, desiring nothing but onely their owne gaine.

8 *For even Sinners* (saith hee) *lende vnto sinners to receive* (not anie increase or vantage or anie thing aboue the principall, but) *the like*. Luk. 6. 34.

9 Out of this place, we that beare the liverey of Christs nāe, & haue vndertakē an holy profession, may learn how we

H ought

ought to lend, vnto our needy brother, and whether we ought to take vsurie of him, or no.

10 For the *Second. Vnto vvhom vvee ought to lend?* we ought to lend: namely,

11 *Vnto them*, that haue not so much wealth as they are able to make restitution. *For Sinners lende vnto them of whome they hope to receiue againe vvhat they lent Luc. 6.*

13 Not onely vnto our Frends, kinsmen, and brothers; but also *vnto Strangers*, yea and *to our Enemies. For sinners lende vnto their friendes and kinsmen. Luc. 6. Mat. 5.*

14 *Vnto them*, who are not able to giue vs thankes, much lesse to make vs recompense. *For Sinners lende vnto thē that are able to thanke them.*

15 If we lend vnto such; then shal we verely declare our selues, to be his sons, *who letteth his Sun shine vppon the iust and*

and vniuſt alike, and letteth his raine fal vpon the kind and vnkind.

15 This is it that Chriſt requireth of vs: *Lende* (ſaith hee) *looking for nothing againe, and your reward ſhall bee greate: and yee ſhall bee the children of the moſt High, for he is kinde vnto the vnkinde & to the evill. Luc. 6. 35.*

CHAP. 9.

Whether it bee lawfull to borrow vpon vſurie.

Becauſe in theſe daies Charitie is rather DEAD then COLDE, Men muſt either borrow vpon vſurie, or they ſhall haue nothing lent them at all.

2 There bee *two ſortes of Borrowers vpon vſurie*, ſome *RICH*, and ſome *POORE*.

3 *The*

3 *The Rich* borrow becauſe they would be richer, and richeſt of all.

4 And theſe are either *Gentlemen*, or *Tradeſmen*.

5 *Gentlemen, & cuntrey Farmers*, they borrow vpon vſurie, to purchaſe lands, and to enrich their poſteritie.

6 *Tradeſ-men, and Marchantes*, imploy al the mony they can borrow, thinking to get more by the vſe of it, then the vſurie of it commeth vnto.

7 Theſe Rich-men, * *may not Lawfully borrow vpon vſurie* as may appeare. 1. *By the Cauſe* that moveth them to borrow. 2. *By the Effectes* that follow thereof. * Note.

8 The *Cauſe that moveth Rich-men to borrow vpon vſurie* is, their covetous greedy Minde, that like Salomons *hoſeleech*, never crieth *Inough*, but *Give, give*. They purchaſe all the lande they can compaſſe, & make a pray of their poore Neighbours.

9 The

9 The *effectes* that ensue of their borrowing are either *common vnto all these borrowers*, or *proper to each one*.

10 *The common Effects* are these:

11 1. They feede the vsurers, as the bellowes doe kindle the fire; they maintaine them, as the Receiuer maintaines the Theefe.

12 2. They vndoe the Poore. For they giue so excessiuelie much for the loane of money, that either they must giue vp houle-keeping, or diminish their hospitalitie.

13 Whereby it commeth to passe, that the poore are neither set on worke, nor relieued by the Rich.

14 The *Effects, proper to each one* are:

15 1. *The Gentleman* that borroweth vpon vsurie, racketh his rentes, and so maketh his poore Tenauntes pay the vsurie.

16 2. *The Farmer, or Yeoman* selleth his corne, and his cattell so much the dearer,

ter, and maketh the buyer pay his vsurie.

17 3. The *Tradesman, & Marchant* inhaunce the price of their ware, and who so needes their marchandise, must pay their vsurie.

So much of Rich Borrowers vpon vsurie: Now of the Poore.

18 The *Poore Borrowers vpon vsury*, are either *Counterfeites*; or *Poore indeede*.

19 *Counterfeites*, are they that would seeme barer and needier then they are, and that for two respects.

20 *First*, Because they would not bee deepely charged with Subsidies.

21 *Secondly*, Because they would cõpounde with their Creditours for little, or nothing.

22 These are they, whom *Salomon* speaketh of, *Prou.* 13. 7. *There is that maketh himselfe poore, having great riches.*

23 These

23 These are those *Foxes* that hauing wealth inough to pay their debte, lie in Prison, because they woulde defraude their Creditours.

34 These Counterfeites wil haue alwaies some thing for vsurie, that men may thinke them bare of mony, and pitty them in their charges.

25 *Poore indeede*, are they which borrow to supply their necessity; when they are like to bee vndone, their children to be cast away, & their lease to bee forfeited.

26 This necessitie is either *extreame necessitie*, or *not so extreame*.* It is lawfull to borrow in any of both. See *Cap.* 4. *Posit.* 13. 14. *&c.*

Note.

27 *For necessitie* it was lawfull for *Adams Sons* to marry with *Adams Daughters*; because there were no other women.

28 *For necessity* it was lawfull for *David* to eat the *Shewbreade*; because there

no other food. 1. *Sam.* 21.6.

29 *For necessity*, it was lawful *to work, to heale & to fight vpon the Sabbath day*; which was not lawful but for Necessity. *Luc.* 13.10.

30 Therefore *for necessity*, why may not a Man *pay more then hee borrowed*? Seeing no Scripture forbiddeth to pay more, but to require more.

31 Yet with this caveat, * *that the borrower intice not any man, to become an vsurer*, that is, vnwilling to exercise that cursed Trade. * Note wel.

32 The Vsurer must be willing to lend for vsurie, otherwise the borrower doth grievously sinne, notwithstanding his necessitie.

33 Here will be Obiections made, against borrowing vpon vsurie.

34 *Ob.* 1. Ieremy saith, *Ier.* 15.10. *I have not lent vpon vsurie to others, neither have others lent vpon vsury to mee*: as though it were vnlawfull not only to take

vsu-

vſury, but alſo to giue vſurie.

35 *Anſ.* Thereby *Ieremy* doth ſignifie, that he was no medler in the world, whereby they ſhould envy HIM like other men; and therefore hee cleereth himſelfe cheefely from vſurie, becauſe Vſurers were moſt envied.

36 And to ſhew that he was no *Vſurer*, he ſaith he was no *Borrower*; which is more lawfull, then to be an Vſurer.

37 Like a man, which ſaith, *I doe neither hate him nor know him*; & to proue that he doth not *hate him*; he ſaith, hee doth not *know him*.

Note. *neceſſitie*, or *not ſo extreame*.* It is lawfull to borrow in any of both. See *Cap.* 4. *Poſit.* 13. 14. *&c.*

27 *For neceſſitie* it was lawfull for *Adams Sons* to marry with *Adams Daughters*; becauſe there were no other women.

28 *For neceſſity* it was lawfull for *Dauid* to eat the *Shewbreade*; becauſe there

was

they ſhould not buy but pray.

41 Obiect. 3. *It is a common proverbe: If there were no buyers, there would be no ſellers: if there were no brib-givers, there would be no bribe-takers.*

42 *Anſ.* But in this caſe, it may bee rather ſaid; if there were *no Takers*, they would be *no Givers*.

43 For the *Giver* doth not make the *Receiver* to take: but the *Receiver* doth make the *Giver* to give; becauſe hee will not lend, vnleſſe the other will giue him for the loane.

for vſurie, otherwiſe the borrower doth grievouſly ſinne, notwithſtanding his neceſſitie.

33 Here will be Obiections made, againſt borrowing vpon vſurie.

34 *Ob.* 1. Ieremy ſaith, *Ier.* 15. 10. *I haue not lent vpon vſurie to others, neither haue others lent vpon vſury to mee: as though it were vnlawfull not only to take vſu-*

vsury, but also to giue vsurie.

35 *Ans.* Thereby *Ieremy* doth signifie, that he was no medler in the world, whereby they should envy HIM like other men; and therefore hee cleereth himselfe cheefely from vsurie, because Vsurers were most envied.

36 And to shew that he was no *Vsurer*, he saith he was no *Borrower*; which is more lawfull, then to be an Vsurer.

37 Like a man, which saith, *I doe neither hate him nor know him*: & to proue that he doth not *hate him*; he saith, hee doth not *know him*.

38 So *Ieremie*, to proue that hee had not *lent vpon vsurie*, saith that he *never borrowed* vpon vsurie, nor had any dealing with it.

39 Obiect. 2. *Christ did cast out the buyers out of the Temple as wel as the sellers.*

40 *Answ.* But that was not for buying, but for buying in the temple where they

they ſhould not buy but pray.

41 Obiect. 3. *It is a common proverbe: If there were no buyers there would be no ſellers: if there were no brib-givers, there would be no bribe-takers.*

42 *Anſ.* But in this caſe, it may bee rather ſaid; if there were *no Takers*, ther would be *no Givers*.

43 For the *Giver* doth not make the *Receiver* to take: but the *Receiver* doth make the *Giver* to give; becauſe hee wil not lend, vnleſſe the other wil giue him for the loane.

44 Therfore as we ſay, *The receiver makes the theefe*: So may we ſay, *The receiuer of vſury makes the giver of vſury*.

45 There is no compariſon betweene him that *giveth vſurie*, and him that *receiveth vſury*. The ONE doth it for covetouſnes, and the OTHER of neceſſity.

46 He which *lendeth for vſurie*, lendeth for covetouſnes: but he which *borroweth*

roweth vpon vsury, borroweth for neces-
sity.

46 *Laban* did evil in swearing by I-
dols: But *Iacob* did not evil in receiving
such an oath of him, though it were an
vnlawful oath. *Genes.* 31. 53.

48 Though *the Vsurer* doth evil in ta-
king vsurie; yet *the Borrower* doth not e-
vil in giving vsurie.

49 If a man may lawfully pay, for any
cõmodity, more then it is worth: wher-
fore may not he, as lawfully, restore
more then was lent him?

50 It is lawful *to suffer iniury*: though
it be not lawful *to offer iniurie*.

51 *To take vsury*, is as it were *to offer
iniurie*, and *to giue vsury*, is as it were *to
suffer iniurie*.

52 Therefore, though a man may not
require more then hee lent, yet may hee
giue more then he borrowed.

53 The conclusion is this. *No man
must pay vsurie vnto Vsurers, but for ne-
cessity.*

cessity.

54 Even as a Traveller giveth his Purse vnto a Theefe; because he cannot choose.

CHAP. 10.

What Vsurers should doe with their Gaine.

THe best thing is *to do no man wrong*: but the next is, *to make him amends.*

2 The Vsurer, because he hath transgressed against *the first*, let him endevour to fulfill *the second.*

3 *He that stole, let him steale no more*, saith the Apostle *Ephes.* 4. 28. But is that inough? No. What remaineth? *He must make restitution. Levit* 6. 2. 3. 4. 5. 6 *Exod.* 22.

4 So, It is not inough, that the Vsurer *take no more vsurie*, but he must *restore* that which he hath taken.

5 If a man cannot say, as *Samuel* saide; *Whose goods haue I taken.* 1. *Sam.* 12.3. Then must he say, as *Zacheus* saide; *Whose goods haue I kept. Luke.* 19.8.

6 As humility is the repentance of pride; and abstinence the repentance of surfet; and almes the repentance of covetosnes; and forgiuenes the repentãce of malice: So is restitutiõ the repentãce of vsurie.

7 He which is not humble, doth not repent his pride; he which doth not abstaine, doth not repent his gluttony; hee which doth not giue almes, doth not repẽt his covetousnes; he which doth not forgive, doth not repent his malice: So he which doth not restore, doth not repent his vsurie.

8 For how can hee be saide to repent his vsury, which liveth stil by vsurie.

9 As Daniel saide to Nabuchadnezzer, *Dan.* 4.24. *Breake of thy sins by righteousnes*: So may it be saide to the Vsurer;

rer; *Breake of thy vsurie by restitution.*

10 But as the Disciples of Christ said *Ioh 6.60. This is a hard speech*: So saith the *Vsurer*, that hath gotte al his wealth by vsurie, *This is a hard speech.*

11 Obiect. *If I restore al I haue gotten by vsurie*, (saith he) *I shall haue nothing left to liue vpon.*

12 *Ans. Zaccheus* did not feare howe he should liue; but Zaccheus feared to offend.

13 As the Prophet said to *Amazias*; so may it be said to the *Vsurer*; *The Lord is able to giue thee more then this. 2. Chro. 25 9.*

14 Feare not to restore other mens goods; and trie him that saith. *Proue me now herewith, if I will not open the windowes of heauē vntoyou, & powre you out a blessing without measure. Malach. 3.10*

15 Quest. *VVhat if a man cannot restore it to the right Owners, nor to their Heires.*

16 *Answ.* Then giue it vnto the Minister, and to the Poore; and repent that thou hast kept it so long.

17 Quest. *Put case a man bee fallen in decay, and be not able to make restitution as he would: what then shall hee doe?*

18 *Answ.* Let him acknowledge the fault, and God will accepte the wil for the deede.

19 For so Paule saith. 2. *Corinth.* 8. 12 *If there be a willing mind, it is accepted according to that which a man hath, and not according to that which he hath not.*

20 Quest. *What if the VSVRER bee dead; Must his Heires restore that which was gotten by Vsurie?*

*Note. 21 *Answ.* They may * not keepe it in any case; for it is none of theirs.

22 They must put away the execrable thing from among them: and Goodes gotten by Vsurie, and oppression, are execrable, vnto the VSVRER, and his Heires; as was the Wedge of Goulde that

that Achan stole? *Ioshuah* 6. 16. They must make restitution then.

23 Though it be sweete in the beginning; yet as Abner saide to Ioab, 2 *Sam.* 2. 26. *Knowest thou not that it will bee bitternes in the latter end?*

24 *If* THEY *be condēned* which giue not their owne Goodes vnto them that haue neede of it: *How can* THEY *be saued* that drawe other-mens Goodes frō them that haue more neede of theirs!

Reuel. 7. 12.

Amen; Praise, and Glorie, and VViſedome, and Thankes, and Honor, and Power, and Might, be vnto OVR GOD *for evermore; Amen.*

FINIS.

Faults escaped in the Printing

Pag.	Lin.	Faults.	Correct.
21:	7:	the the	the
	13:	32	52
22:	22:	from	for
42:	9:	mortall	moral
44: 45:		These two pages are transposed, the latter must be read first, and the former followeth	
44:	1:	he	they
	2:	he	they
52:	20.	oar	our
54:	13:	Matth: 45	Matth: 5
55:	6	is	in
	14:	come	commeth
56:	16:	gaine	againe

57: Betweene the 11: and 13: Positions, this must be added. 12. Vnto thé that never lent vs any thing nor are able to lend *For Sinners lend vnto thē of whom they haue borrowed.*

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